

**ABSTRACT OF THE DISCLOSURE**

A commercial business method provides for establishing a relationship between a manager  
5 and plural consumers, manufacturers and retailers. The manager produces universal coupon  
wallet cards which are used instead of physical coupons but with the same effect as physical  
coupons of the type that may be received in the mails or cut from newspapers or magazines,  
etc. When a consumer, having one of the wallet cards sees a coupon which a special indicia  
10 printed on it identifying the coupon as able to be used without the actual presence of the  
coupon itself, the consumer is able to take note of the retailer, product and price and may  
then purchase the product as if using the physical coupon, by merely presenting the wallet  
card. The wallet card is scanned by the retailer so as to be able to forward information about  
the purchase is the corresponding manufacturer either directly or through the manager so as  
to establish a rebate to the retailer or to the consumer.